



Docket No. 3892-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

AMENDMENT AND RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

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MAY 13 2003
GROUP 3600

Please amend the above-identified application in response to the Office Action dated

November 8, 2002 as follows:

05/12/2003 EAREGAY1 00000032 09501874

02 FC:2202 36.00 0P

~~05/12/2003 EAREGAY1 00000031 09501874~~

~~02 FC:1202 36.00 0P~~